

### What is Claimed is:

1. A method of facilitating a transaction, comprising:

receiving an indication of a plurality of product categories, each product

category being associated with a plurality of products;

receiving buyer offer information, including an indication of an offer amount

associated with the plurality of product categories;

selecting a subset of the plurality of products for each of the product

categories; and

providing an indication of the selected products.

2. The method of claim 1/, wherein said receiving the indication of the

plurality of product categories comprises:

receiving the indication of the plurality of product categories from a buyer.

3. The method of claim 1, wherein said receiving the indication of the

plurality of product categories comprises:

receiving the indication of the plurality of product categories via at least one

of: (i) a communication network, (ii) the Internet, (iii) a Web site, (iv) a telephone

network, (v) a wireless network, and (vi) a proprietary network.

4. The method of claim 1, wherein said receiving the indication of the

plurality of product categories comprises:

receiving the indication of the plurality of product categories from at least one

of: (i) a buyer device, (ii) a personal computer, (iii) a personal digital assistant, (iv) a

telephone, (v) a controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive

voice response unit, (ix) an operator, (x) a point of sale terminal, and (xi) an

automated teller machine device.

1           5. The method of claim 1, wherein each product category comprises a product  
2 description and each product comprises a product brand associated with the product  
3 description.

1           6. The method of claim 1, wherein each product category comprises an  
2 indication of a plurality of acceptable products.

1           7. The method of claim 1, wherein the indication of the plurality of products  
2 is retrieved from a database.

1           8. The method of claim 1, wherein the indication of the plurality of products  
2 and the buyer offer information are received with respect to a single transaction.

1           9. The method of claim 1, wherein said receiving the buyer offer information  
2 comprises:  
3 receiving the buyer offer information from a buyer.

1           10. The method of claim 1, wherein said receiving the buyer offer information  
2 comprises:  
3 receiving the buyer offer information via at least one of: (i) a communication  
4 network, (ii) the Internet, (iii) a Web site, (iv) a telephone network, (v) a wireless  
5 network, and (vi) a proprietary network.

1           11. The method of claim 1, wherein said receiving the buyer offer information  
2 comprises:  
3 receiving the buyer offer information from at least one of: (i) a buyer device,  
4 (ii) a personal computer, (iii) a personal digital assistant, (iv) a telephone, (v) a  
5 controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive voice response  
6 unit, (ix) an operator, (x) a point of sale terminal, and (xi) an automated teller machine  
7 device.

1 12. The method of claim 1, wherein the buyer offer information comprises a  
2 binding offer.

1 13. The method of claim 1, wherein the indication of an offer amount  
2 comprises a buyer-defined offer amount.

1 14. The method of claim 1, wherein the indication of an offer amount  
2 comprises a plurality of product category offer amounts.

1 15. The method of claim 1, wherein the indication of an offer amount  
2 comprises a selection from a list of suggested offer amounts.

1 16. The method of claim 1, wherein said selecting comprises selecting a  
2 particular product for at least one of the product categories.

1 17. The method of claim 1, wherein said selecting comprises:  
2 selecting at least one of the selected products based on: (i) a transaction history  
3 associated with a buyer, (ii) an address associated with the buyer, (iii) demographic  
4 information associated with the buyer, (iv) psychographic information associated with  
5 the buyer, (v) a credit rating associated with the buyer, and (vi) another offer  
6 associated with the buyer.

1 18. The method of claim 1, wherein said selecting comprises:  
2 selecting at least one of the selected products based on the offer amount.

1 19. The method of claim 1, wherein said selecting comprises:  
2 selecting at least one of the selected products based on a subsidy.

1 20. The method of claim 19, wherein the subsidy is associated with at least  
2 one of the selected products.

1 21. The method of claim 19, wherein the subsidy is associated with at least  
2 one product that was not selected.

1 22. The method of claim 19, wherein the subsidy is associated with a  
2 manufacturer of at least one of the selected products.

1 23. The method of claim 22, wherein the manufacturer provides payment of a  
2 subsidy amount on a product-by-product basis.

1 24. The method of claim 22, wherein the manufacturer provides payment of a  
2 subsidy amount based on at least one of: (i) a predetermined number of products being  
3 sold, (ii) a predetermined percentage of products being sold, and (iii) a combination of  
4 products being sold.

1 25. The method of claim 19, wherein the subsidy is associated with at least  
2 one of: (i) a buyer, (ii) a controller, and (iii) a merchant.

1 26. The method of claim 19, wherein the subsidy is associated with at least  
2 one of: (i) a product identifier, (ii) a product category, (iii) a product manufacturer,  
3 (iv) a product brand, (v) a product description, (vi) a product quantity, (vii) a product  
4 class, (viii) at least one product feature, (ix) an accessory associated with the product,  
5 (x) an age associated with the product, (xi) a product condition, (xii) a product  
6 preference, (xiii) an offer period, (xiv) a product cost, (xv) a product retail price, (xvi)  
7 the offer amount, (xvii) delivery information, and (xviii) payment information.

1 27. The method of claim 19, further comprising:  
2 tracking subsidies applied to a transaction.

1 28. The method of claim 1, wherein said providing the indication of the  
2 selected products comprises:  
3 providing the indication of the selected products to a buyer.

1           29. The method of claim 1, wherein said providing the indication of the  
2 selected products comprises:

3           providing the indication of the selected products to a merchant.

1           30. The method of claim 1, wherein said providing the indication of the  
2 selected products comprises:

3           providing the indication of the selected products via at least one of: (i) a  
4 communication network, (ii) the Internet, (iii) a Web site, (iv) a telephone network,  
5 (v) a wireless network, and (vi) a proprietary network.

1           31. The method of claim 1, wherein said receiving the indication of the  
2 plurality of products, said receiving the buyer offer information, and said providing  
3 the indication of the selected products are performed via a single communication  
4 network.

1           32. The method of claim 1, wherein at least one of said receiving the  
2 indication of the plurality of products and said receiving the buyer offer information  
3 are performed via a first communication network, and said providing the indication of  
4 the selected products is performed via a second communication network.

1           33. The method of claim 1, wherein said providing the indication of the  
2 selected products comprises:  
3           providing the indication of the selected products to at least one of: (i) a buyer  
4 device, (ii) a personal computer, (iii) a personal digital assistant, (iv) a telephone, (v) a  
5 controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive voice response  
6 unit, (ix) an operator, (x) a point of sale terminal, and (xi) an automated teller machine  
7 device.

1           34. The method of claim 1, further comprising:  
2           evaluating the buyer offer information based on the offer amount.

1 35. The method of claim 34, wherein said evaluating is based on: (i) a  
2 transaction history associated with a buyer, (ii) an address associated with the buyer,  
3 (iii) demographic information associated with the buyer, (iv) psychographic  
4 information associated with the buyer, (v) a credit rating associated with the buyer,  
5 (vi) another offer associated with the buyer, and (vii) an indication of a plurality of  
6 merchants associated with the buyer.

1 36. The method of claim 34, wherein said evaluating comprises:  
2 calculating a probability that an offer will be accepted based on: (i) the offer  
3 amount, (ii) at least one minimum acceptable price associated with the selected  
4 products.

1 37. The method of claim 34, wherein said evaluating is further based on at  
2 least one minimum acceptable price associated with the selected products.

1 38. The method of claim 37, wherein the minimum acceptable price is based  
2 on at least one of: (i) a product cost, and (ii) a product retail price.

1 39. The method of claim 37, wherein said evaluating further comprises:  
2 calculating a total minimum acceptable price based on the sum of each  
3 minimum acceptable price associated with each of the selected products; and  
4 comparing the total minimum acceptable price to the offer amount.

1 40. The method of claim 34, further comprising:  
2 applying a penalty to the buyer based on said evaluation.

1 41. The method of claim 40, wherein the penalty comprises at least one of: (i)  
2 arranging for a buyer to provide payment of a penalty amount, and (ii) preventing at  
3 least one subsequent offer from the buyer.

1 42. The method of claim 34, wherein said evaluating is further based on a  
2 subsidy.

1 43. The method of claim 42, further comprising:  
2 determining the subsidy based on the plurality of product categories.

1 44. The method of claim 42, further comprising:  
2 selecting the subsidy from a plurality of potential subsidies.

1 45. The method of claim 42, wherein the subsidy is based on information  
2 associated with a buyer.

1 46. The method of claim 42, wherein the subsidy is based on information  
2 associated with at least one of: (i) a product identifier, (ii) a product category, (iii) a  
3 product manufacturer, (iv) a product brand, (v) a product description, (vi) a product  
4 quantity, (vii) a product class, (viii) at least one product feature, (ix) an accessory  
5 associated with the product, (x) an age associated with the product, (xi) a product  
6 condition, (xii) a product preference, (xiii) an offer period, (xiv) a product cost, (xv) a  
7 product retail price, (xvi) the offer amount, (xvii) delivery information, and (xviii)  
8 payment information.

1 47. The method of claim 34, wherein said evaluating comprising:  
2 determining that the buyer offer information is not acceptable; and  
3 providing a suggested modification to the buyer offer information.

1 48. The method of claim 47, wherein the suggested modification comprises at  
2 least one of: (i) a modified offer amount, (ii) a modified plurality of product  
3 categories, and (iii) a modified plurality of products associated with at least one  
4 product category.

1 49. The method of claim 1, further comprising:  
2 arranging for a buyer to provide payment of an amount based on the offer  
3 amount in exchange for the selected products.

1 50. The method of claim 49, wherein said arranging comprises arranging to  
2 receive payment from the buyer.

1 51. The method of claim 50, further comprising:  
2 arranging to provide payment to a merchant.

1 52. The method of claim 49, wherein said arranging comprises arranging for  
2 the buyer to provide payment to a merchant.

1 53. The method of claim 1, further comprising:  
2 transmitting information enabling a buyer to take possession of the selected  
3 products at a merchant.

1 54. The method of claim 1, further comprising:  
2 arranging for the selected products to be delivered to a buyer.

1 55. An apparatus for facilitating a transaction, comprising:  
2 a processor; and  
3 a storage device coupled to said processor and storing instructions adapted to  
4 be executed by said processor to:

5 receive an indication of a plurality of product categories, each product  
6 category being associated with a plurality of products;

7 receive buyer offer information, including an indication of an offer  
8 amount associated with the plurality of product categories;



9 select a subset of the plurality of products for each of the product  
10 categories; and  
11 provide an indication of the selected products.

1 56. The apparatus of claim 55, further comprising:  
2 a communication device coupled to said processor and adapted to  
3 communicate with at least one of: (i) a buyer device, (ii) merchant device, (iii) a  
4 subsidy provider device, and (iv) a payment processing device.

1 57. The apparatus of claim 55, wherein said storage device further stores at  
2 least one of: (i) a product category database; (ii) a product database; (iii) a subsidy  
3 database; (iv) a buyer database; (v) a shopping list database; (vi) a product list  
4 calculation database; and (vii) a product list comparison database.

1 58. A medium storing instructions adapted to be executed by a processor to  
2 perform a method for facilitating a transaction, said method comprising:  
3 receiving an indication of a plurality of product categories, each product  
4 category being associated with a plurality of products;  
5 receiving buyer offer information, including an indication of an offer amount  
6 associated with the plurality of product categories;  
7 selecting a subset of the plurality of products for each of the product  
8 categories; and  
9 providing an indication of the selected products.

1 59. A computer-implemented method of facilitating the sale of products,  
2 comprising:  
3 receiving from a buyer a payment identifier;  
4 receiving from the buyer an indication of a first product category associated  
5 with a first set of products;  
6 receiving from the buyer an indication of a second product category associated  
7 with a second set of products;

8 receiving from the buyer a binding buyer offer, including an indication of an  
9 offer amount associated with the first set of products and the second set of products;  
10 selecting a first product from the first set of products;  
11 selecting a second product from the second set of products, wherein at least  
12 one of the first product and the second product are selected based on an associated  
13 subsidy;  
14 evaluating the buyer offer based on the offer amount;  
15 arranging for the buyer to provide payment of an amount based on the offer  
16 amount using the payment identifier;  
17 providing to the buyer an indication of the first product and the second  
18 product; and  
19 transmitting information enabling the buyer to take possession of the first  
20 product and the second product at a merchant.

1 60. A method of facilitating a transaction, comprising:  
2 receiving an indication of a plurality of product categories, each product  
3 category being associated with a plurality of products;  
4 receiving buyer offer information, including an indication of an offer amount  
5 associated with the plurality of product categories;  
6 selecting a subset of the plurality of products for each of the product  
7 categories; and  
8 evaluating the buyer offer information based on the offer amount.

1 61. The method of claim 60, further comprising:  
2 applying a penalty to the buyer based on said evaluation.

1 62. The method of claim 61, wherein the penalty comprises at least one of: (i)  
2 arranging for a buyer to provide payment of a penalty amount, and (ii) preventing at  
3 least one subsequent offer from the buyer.

1 63. The method of claim 60, wherein said evaluating comprising:  
2 determining that the buyer offer information is not acceptable; and  
3 providing a suggested modification to the buyer offer information.

1 64. The method of claim 63, wherein the suggested modification comprises at  
2 least one of: (i) a modified offer amount, (ii) a modified plurality of product  
3 categories, and (iii) a modified plurality of products associated with at least one  
4 product category.

1 65. A method of facilitating a transaction, comprising:  
2 receiving an indication of a plurality of product categories, each product  
3 category being associated with a plurality of products;  
4 selecting a subset of the plurality of products for each of the product  
5 categories;  
6 providing offer information, including an indication of an offer amount  
7 associated with the plurality of product categories; and  
8 providing an indication of the selected products.

1 66. A method of facilitating a transaction, comprising:  
2 providing an indication of a plurality of product categories, each product  
3 category being associated with a plurality of products;  
4 providing buyer offer information, including an indication of an offer amount  
5 associated with the plurality of product categories; and  
6 receiving an indication of selected products.